

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/010,193 Confirmation No.: 8380
Applicants : Garrison et al.
Filed : January 21, 1998
Title : Dual Source Remittance Processing
Art Unit : 2169
Examiner : Sana A. Al Hashemi
Atty Docket No. : 23952-0046

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the non-final Office Action mailed November 4, 2008, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 11 of this paper.